

Key Information Document (KID) on Currencies

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Name of Product: Contracts for Difference (CFDs) on Foreign Exchange (FX)

Name of PRIIP manufacturer: Finquotes Financial (Cyprus) Limited (the "Company"), a Cypriot investment firm established in accordance with the laws of the Republic of Cyprus and is regulated by the Cyprus Securities and Exchange Commission with license number 418/22.

Further Information: More information on the Company can be found on the Company's Website www.finpros.eu or by contacting us via email at proconnect@finpros.eu, or phone at +357 25 261361. This document was created/last updated on May 2022.

Risk Warning

You are about to purchase a product that is not simple and may be difficult to understand.

What is this product?

Type

The product is Contracts for Difference ("CFD") on currency pairs ("FOREX"). A CFD is a tradable instrument that allows you to obtain an indirect exposure to an underlying asset or instrument, in this case a currency pair – also known as "Forex pair". CFDs on FOREX are traded Over-The-Counter (OTC). The Company is the counterparty/agent to the execution of your trades. CFDs are leveraged products, enabling investors to make transactions with only a small margin (deposit). The underlying asset or instrument is never actually owned by you and the profit or loss is determined by the difference between the buying and the selling price of the CFD, minus any relevant costs (detailed below). This means you will never own the underlying asset, but you will make gains or incur losses as a result of price movements in the underlying asset. Currencies are traded in pairs and these pairs fall under three categories: Majors, Minors and Exotics.

Objectives

A CFD is a complex financial product, which is traded on an "Over-The-Counter" ("OTC") basis and not through a regulated market. The objective of trading CFDs on FOREX is to speculate on price movements (generally over the short term) in an underlying instrument (currency pair), without actually buying or selling the underlying currency pair. The financial settlement results from the difference at the time the position was closed, and the price of the asset being traded at the time of the position is opened. Your return depends on movements in the price of the underlying instrument and the size of your position. CFD trading allows you to speculate on the short-term movement in the price of the financial instrument. Through your trading with us, you receive the exposure to the performance of the underlying instruments, but you do not receive any ownership or other rights to such underlying asset. This product is appropriate only for speculative investment purposes.

Intended retail investor

Trading CFDs on Forex is highly speculative and involves a significant risk of loss. This product is for clients with a relatively short-term investment horizon, and is NOT suitable for ALL investors but only for those who (i) have a high-risk tolerance; (ii) are trading with money they can afford to lose, subject to the negative balance protection mechanism offered by the company; (iii) have experience and knowledge about the underlying financial instrument, and are comfortable trading on, financial markets and, separately, understand the impact of the risks associated with margin trading; and (iv) want to generally gain short term exposures to financial instruments/markets.

Term

CFDs on FOREX generally have no expiration date and therefore it is up to you to open and close your position.

You should be aware that if your margin level reaches or falls below the Margin Close Out Level of 50%, you will receive a stop out or margin call and your positions will start liquidating, without notice by us to you, starting with the highest losses.

What are the risks and what could I get in return?

Risk Indicator

There is no recommended or minimum holding period for this product. You must maintain sufficient margin in your account to keep your positions open. The summary risk indicator is a guide to the level of risk of these products compared to other products. This indicator measures the level of risk at which your investment may be exposed.



The risk category is not guaranteed and may shift over time. The lowest category does not mean «risk-free». The CFDs on FOREX display a grade of 7 out of 7.

They exhibit (because also of leverage) the highest risk characteristics. CFD on FX trading requires you to maintain a certain level of funds in your account to keep your positions open. This is called margin. You will be able to open a position by depositing only a small portion of the notional value of the position, creating a leveraged ...

Trading on leveraged capital means that you can trade amounts significantly higher than the funds you invest, which only serve as the margin. High leverage can significantly increase the potential return, but it can also significantly increase potential losses.

Customers must always maintain the Minimum Margin Requirement on their Open Positions. The Company has the right to liquidate any or all Open Positions whenever the Minimum Margin Requirement is not maintained. Margin requirements are subject to change at any time. In order to, prevent any confusion, the Company, at its best effort, will inform customers about any projected changes on Margin Requirements by email and via the messaging system of the trading platform at least a week before changes are implemented.

CFD on FX Majors trading is decentralised and pricing will vary from broker to broker. The Company shall take all reasonable steps to obtain the best possible results for its clients when receiving, transmitting, and executing client orders and obtain the best possible results for its Clients. For further details please refer to the Company's [Best Execution Policy](#).

This product does not include any protection from future market performance so you could lose all of your investment. The Client could place Stop Loss to limit potential losses and Take Profit to collect profits.

If we are not able to pay you what is owed, you could lose your entire investment. However, you may benefit from the Investor Compensation Fund (see the section 'what happens if we are unable to pay you'). This indicator shown above does not consider this protection.

Performance Scenarios

The example below shows potential profit and loss under 4 different scenarios.

The scenarios shown illustrate how your investment could perform. The stress scenario shows what you might get back in extreme market circumstances. You can compare them with the scenarios of other products. The performance scenarios assume a holding period of 3 WEEKS and a minimum investment of 2,000.00 US dollars for a LONG position with a margin of 3.33% of the nominal.

The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the product, and importantly whether you have sufficient funds in your account to sustain the losses depicted. The Company will automatically liquidate positions if the equity in the account is insufficient to meet margin requirements.

The figures shown include all the costs of the product itself but do not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. Opening a long position holds that you think the underlying price will increase, and opening a short position holds that you think the underlying price will decrease.

Market developments in the future cannot be accurately predicted. The scenarios shown are only an indication of some of the possible outcomes based on recent returns. Actual returns could be lower.

Scenarios (assuming USD 2,000.00 investment held for 3 Weeks)		Low Volatility	Medium Volatility	High Volatility
Stress Scenario	What you might get back after costs	\$1,300.00	\$1,020.00	\$500.00
	Average return	-35%	-49%	-75%
Unfavourable Scenario	What you might get back after costs	\$1,740.00	\$1,560.00	\$1,300.00
	Average return	-13%	-22%	-35%
Moderate Scenario	What you might get back after costs	\$2,140.00	\$2,200.00	\$1,920.00
	Average return	+7%	+10%	-4%
Favourable Scenario	What you might get back after costs	\$2,130.00	\$2,180.00	\$2,320.00
	Average return	+7%	+9%	+16%

What happens if Finquotes Financial (Cyprus) Limited is unable to pay out?

Investor Compensation Fund

The Company is a member of the Investor Compensation Fund ("ICF"). The objective of the ICF is to secure claims of the covered Clients against the Company, through the payment of compensation in cases where the Company is unable, due to its financial circumstances and when no realistic prospect of improvement in the above circumstances in the near future seems possible. The amount of compensation shall be based on the investors' equity and up to the maximum amount of €20,000 (twenty thousand euros). This amount is the total amount that an investor can claim irrespective of the number of accounts and place of provision. For further details please refer to the [Investor Compensation Fund Leaflet](#).

What are the costs?

This table shows the different types of costs involved when you trade CFD products. **Before you start trading, you should familiarise yourself with all commissions, fees, and other charges for which you will be liable.** For more information, please visit our website www.finpros.eu

Costs over time

By selling you or advising you about this product you may be charged other costs. If so, will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself for a 3-week period. The figures assume you invest \$2,000.00. The figures are estimates and may change in the future.

Cost Composition

The impact each year of the different types of costs.

What the different cost categories mean.

Assumptions

Estimated Holding Period: 3 Weeks

Investment: \$ 2,000.00

Notional Amount: \$ 60,000.00

Total Costs: -\$54.00

Impact on Return: -2.7%

This table shows the impact on return per 3 weeks

One – off costs	Entry costs	0.005%	Brokerage Commissions. This is the most you will pay, and you could pay less.
	Exit costs	0.005%	Brokerage Commissions. This is the most you will pay, and you could pay less.
On-going costs	Other ongoing costs	2.70%	Financing costs. Paid on the notional amount based on overnight deposit benchmark plus a maximum spread of 2.5% pa.
Incidental costs	NOT APPLICABLE	0%	Not Applicable

How long should I hold it and can I take my money out early?

CFDs are intended for short-term trading, in some cases intraday, and are generally not suitable for long-term investments. There is no recommended holding period and no cancellation period. You can open and close a CFD on an FX pair at any time during the market trading hours of each CFD. Opened positions can be maintained as long as there is sufficient margin in your account.

How can I complain?

If you wish to make a complaint, you can submit it by email to proconnect@finpros.eu. For more details please see our [Complaints Handling Procedure](#).

If you are not satisfied with our final response to your complaint, you may refer your complaint to the Financial Ombudsman Service (**Website:** <http://www.financialombudsman.gov.cy>)

Alternatively, you can submit your complaint to CySEC : <https://www.cysec.gov.cy>.

Other relevant information

You are encouraged to review the Company’s Legal Documents prior opening a trading account with us.

Key Information Document (KID) on Indices

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Name of Product: Contracts for Difference (CFDs) on Indices

Name of PRIIP manufacturer: Finquotes Financial (Cyprus) Limited (the "Company"), a Cypriot investment firm established in accordance with the laws of the Republic of Cyprus and is regulated by the Cyprus Securities and Exchange Commission with license number 418/22.

Further Information: More information on the Company can be found on the Company's Website www.finpros.eu or by contacting us via email at proconnect@finpros.eu, or phone at +357 25 261361. This document was created/last updated on May 2022..

Risk Warning

You are about to purchase a product that is not simple and may be difficult to understand.

What is this product?

Type

Over the Counter Contract for Difference (CFD) where the underlying is Indices.

Objectives

The objective of trading CFDs on Indices is to speculate on price movements (generally over the short term) in an underlying instrument, without actually buying or selling the underlying asset or future instrument. Your return depends on movements in the price of the underlying future instrument and the size of your position. For example, if you believe the value of a CFD on Index is going to increase, you would buy a number of CFD contracts on Indices (this is also known as "going long"), with the intention to later sell them when they are at a higher value. The difference between the price at which you buy and the price at which you subsequently sell equates to your profit, minus any relevant costs (detailed below). If you think the value of a CFD Index is going to decrease, you would sell a number of CFD contracts on Indices (this is also known as "going short") at a specific value, expecting to later buy them back at a lower price than you previously agreed to sell them for, resulting in us paying you the difference, minus any relevant costs (detailed below). However, in either circumstance if the CFD on Index moves in the opposite direction and your position is closed, either by you or as a result of a margin call (detailed below), you would owe us the amount of any loss you have incurred together with any costs. To open a position and to protect us against any losses you incur, you are required to deposit a percentage of the total value of the contract in your account. This is referred to as the margin requirement (see further below). Trading on margin can enhance any losses or gains you make. Through your trading with us, you receive the exposure to the performance of the underlying instruments, but you do not receive any ownership or other rights to such underlying asset or future instrument. This product is appropriate only for speculative investment purposes.

Intended retail investor

Trading in this product is highly speculative and involves a significant risk of loss. This product is for clients with a relatively short-term investment horizon, and is NOT suitable for ALL investors but only for those who (i) have a high-risk tolerance; (ii) are trading with money they can afford to lose, subject to the negative balance protection mechanism offered by the company; (iii) have experience and knowledge about the underlying financial instrument, and are comfortable trading on, financial markets and, separately, understand the impact of the risks associated with margin trading; and (iv) want to generally gain short term exposures to financial instruments/markets.

Term

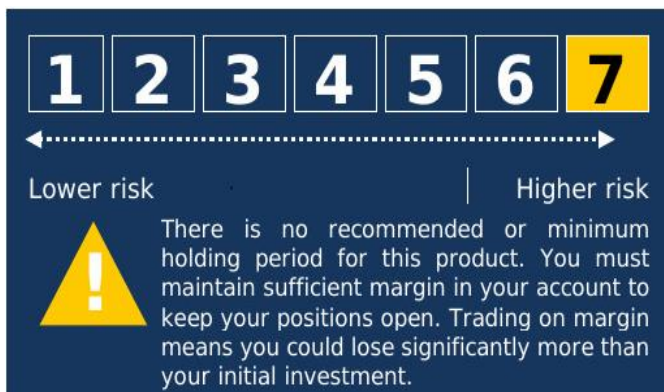
CFDs on Cash Indices generally have no expiration date and therefore it is up to you to open and close your position.

You should be aware that if your margin level reaches or falls below the Margin Close Out Level of 50%, you will receive a stop out or margin call and your positions will start liquidating, without notice by us to you, starting with the highest losses.

What are the risks and what could I get in return?

Risk Indicator

There is no recommended or minimum holding period for this product. You must maintain sufficient margin in your account to keep your positions open. The summary risk indicator is a guide to the level of risk of these products compared to other products. This indicator measures the level of risk at which your investment may be exposed. It shows how likely it is that you will lose money because of movements in the markets.



The risk category is not guaranteed and may shift over time. The lowest category does not mean «risk-free». The CFDs on Indices display a grade of 7 out of 7. They exhibit (because also of leverage) the highest risk characteristics. Be aware of currency risk. You may receive payments in a different currency, so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above. CFD on trading, requires you to maintain a certain level of funds in your account to keep your positions open. This is called margin. You will be able to open a position by depositing only a small portion of the notional value of the position, creating a leveraged position.

Trading on leveraged capital means that you can trade amounts significantly higher than the funds you invest, which only serve as the margin. High leverage can significantly increase the potential return, but it can also significantly increase potential losses. Customers must always maintain the Minimum Margin Requirement on their Open Positions.

The Company has the right to liquidate any or all Open Positions whenever the Minimum Margin Requirement is not maintained. Margin requirements are subject to change at any time. In order to, prevent any confusion, the Company, at its best effort, will inform customers about any projected changes on Margin Requirements by email and via the messaging system of the trading platform at least a week before changes are implemented.

The CFD on Indices you are trading are not listed on any exchange, and the prices and other conditions are set by us in accordance with our best execution policy. Therefore, the Company shall take all reasonable steps to obtain the best possible results for you when receiving, transmitting, and executing your orders. For further details please refer to the Company's [Best Execution Policy](#).

This product does not include any protection from future market performance so you could lose all of your investment. The Client could place Stop Loss to limit potential losses and Take Profit to collect profits.

If we are not able to pay you what is owed, you could lose your entire investment. However, you may benefit from the Investor Compensation Fund (see the section 'what happens if we are unable to pay you'). This indicator shown above does not consider this protection.

Performance Scenarios

The scenarios shown illustrate how your investment could perform. The stress scenario shows what you might get back in extreme market circumstances. You can compare them with the scenarios of other products. The performance scenarios assume a holding period of 3 WEEKS and a minimum investment of 2,000.00 US dollars for a LONG position with a margin of 5% of the nominal.

The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the product, and importantly whether you have sufficient funds in your account to sustain the losses depicted. The Company will automatically liquidate positions if the equity in the account is insufficient to meet margin requirements.

The figures shown include all the costs of the product itself but do not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. Opening a long position holds that you think the underlying price will increase, and opening a short position holds that you think the underlying price will decrease.

Market developments in the future cannot be accurately predicted. The scenarios shown are only an indication of some of the possible outcomes based on recent returns. Actual returns could be lower.

Scenarios (assuming USD 2,000.00 investment held for 3 Weeks)		Low Volatility	Medium Volatility	High Volatility
Stress Scenario	What you might get back after costs	\$1,320.00	\$1,140.00	\$700.00
	Average return	-34%	-43%	-65%
Unfavourable Scenario	What you might get back after costs	\$1,620.00	\$1,500.00	\$1,300.00
	Average return	-19%	-25%	-35%
Moderate Scenario	What you might get back after costs	\$2,120.00	\$2,240.00	\$1,940.00
	Average return	+6%	+12%	-3%
Favourable Scenario	What you might get back after costs	\$2,180.00	\$2,260.00	\$2,440.00
	Average return	+9%	+13%	+22%

What happens if Finquotes Financial (Cyprus) Limited is unable to pay out?

Investor Compensation Fund

The Company is a member of the Investor Compensation Fund ("ICF"). The objective of the ICF is to secure claims of the covered Clients against the Company, through the payment of compensation in cases where the Company is unable, due to its financial circumstances and when no realistic prospect of improvement in the above circumstances in the near future seems possible. The amount of compensation shall be based on the investors' equity and up to the maximum amount of €20,000 (twenty thousand euros). This amount is the total amount that an investor can claim irrespective of the number of accounts and place of provision. For further details please refer to the [Investor Compensation Fund Leaflet](#).

What are the costs?

This table shows the different types of costs involved when you trade CFD products. **Before you start trading, you should familiarise yourself with all commissions, fees, and other charges for which you will be liable.** For more information, please visit our website www.finpros.eu

Costs over time

By selling you or advising you about this product you may be charged other costs. If so, will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself for a 3-week period. The figures assume you invest \$2,000.00. The figures are estimates and may change in the future.

Cost Composition

The impact each year of the different types of costs.

What the different cost categories mean.

Assumptions

Estimated Holding Period: 3 Weeks

Investment: \$ 2,000.00

Notional Amount: \$ 40,000.00

This table shows the impact on return per 3 weeks			
One – off costs	Entry costs	0.01%	Brokerage Commissions. This is the most you will pay, and you could pay less.
	Exit costs	0.01%	Brokerage Commissions. This is the most you will pay, and you could pay less.
On-going costs	Other ongoing costs	6.84%	Financing costs. An increase or reduce by a daily financing fee “swap rate” throughout the life of the contract.
Incidental costs	NOT APPLICABLE	0%	Not Applicable

Total Costs: -\$137.00

Impact on Return: -6.9%

How long should I hold it and can I take my money out early?

CFDs are intended for short-term trading, in some cases intraday, and are generally not suitable for long-term investments. There is no recommended holding period and no cancellation period. You can open and close a CFD on an index at any time during the market trading hours of each CFD. Opened positions can be maintained as long as there is sufficient margin in your account.

How can I complain?

If you wish to make a complaint, you can submit it by email to proconnect@finpros.eu. For more details please see our [Complaints Handling Procedure](#).

If you are not satisfied with our final response to your complaint, you may refer your complaint to the Financial Ombudsman Service (**Website:** <http://www.financialombudsman.gov.cy>)

Alternatively, you can submit your complaint to CySEC : <https://www.cysec.gov.cy>.

Other relevant information

You are encouraged to review the Company’s [Legal Documents](#) prior opening a trading account with us.

Key Information Document (KID) on Commodities

Purpose

This document provides you with key information about this financial product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Name of Product: Contracts for Difference (CFDs) on Commodities

Name of PRIIP manufacturer: Finquotes Financial (Cyprus) Limited (the "Company"), a Cypriot investment firm established in accordance with the laws of the Republic of Cyprus and is regulated by the Cyprus Securities and Exchange Commission with license number 418/22.

Further Information: More information on the Company can be found on the Company's Website www.finpros.eu or by contacting us via email at proconnect@finpros.eu, or phone at +357 25 261361. This document was created/last updated on May 2022.

Risk Warning

You are about to purchase a product that is not simple and may be difficult to understand.

What is this product?

Type

The product is Contracts for Difference ("CFD") on Commodities (i.e. agricultural, metal, energy). A CFD is a tradable instrument that allows you to obtain an indirect exposure to an underlying asset. CFDs on Commodities are traded Over-The-Counter (OTC).

Objectives

The objective of trading CFDs on Commodity is to speculate on price movements (generally over the short term) by obtaining an indirect exposure to the specific Commodity. Your return depends on movements in the price of the underlying instrument and the size of your position. For example, if you believe that the value of a CFD on Commodity is going to increase, you would buy a number of CFDs on Commodities (this is also known as "going long"), with the intention to later sell them when they are at a higher value. The difference between the price at which you buy and the price at which you subsequently sell equates to your profit, minus any relevant costs (detailed below). If you think the value of a CFD on Commodity is going to decrease, you would sell a number of CFDs on Commodities (this is also known as "going short") at a specific value, expecting to later buy them back at a lower price than you previously agreed to sell them for, resulting in us paying you the difference, minus any relevant costs (detailed below). However, if the CFD on Commodity moves in the opposite direction and your position is closed, either by you or as a result of a margin call (detailed below), you would owe us the amount of any loss you have incurred together with any costs. To open a position and to protect us against any losses you incur, you are required to deposit a percentage of the total value of the contract in your account. This is referred as the margin requirement (see further below). Trading on margin can enhance any losses or gains you make. Through your trading with us, you receive the exposure to the performance of the underlying instruments, but you do not receive any ownership or other rights to such underlying asset or. This product is appropriate only for speculative investment purposes.

Intended retail investor

Trading CFDs on Commodities is highly speculative and involves a significant risk of loss. This product is for clients with a relatively short-term investment horizon, and is NOT suitable for ALL investors but only for those who (i) have a high-risk tolerance; (ii) are trading with money they can afford to lose, subject to the negative balance protection mechanism offered by the company; (iii) have experience and knowledge about the underlying financial instrument, and are comfortable trading on, financial markets and, separately, understand the impact of the risks associated with margin trading; and (iv) want to generally gain short term exposures to financial instruments/markets.

Term

CFD on Commodities have no maturity date or minimum holding period. It is up to you to decide when to open and close the positions. You should be aware that if your margin level reaches or falls below the Margin Close Out Level of 50%, you will receive a stop out or margin call and your positions will start liquidating, without notice by us to you, starting with the highest losses.

What are the risks and what could I get in return?

Risk Indicator

There is no recommended or minimum holding period for this product. You must maintain sufficient margin in your account to keep your positions open. The summary risk indicator is a guide to the level of risk of these products compared to other products. This indicator measures the level of risk at which your investment may be exposed.



The risk category is not guaranteed and may shift over time. The lowest category does not mean «risk-free». The CFDs on Commodities display a grade of 7 out of 7. They exhibit (because also of leverage) the highest risk characteristics. Be aware of currency risk. You may receive payments in a different currency, so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above. CFD on Commodity trading, requires you to maintain a certain level of funds in your account to keep your positions open. This is called margin. You will be able to open a position by depositing only a small portion of the notional value of the position, creating a leveraged position.

Trading on leveraged capital means that you can trade amounts significantly higher than the funds you invest, which only serve as the margin. High leverage can significantly increase the potential return, but it can also significantly increase potential losses. Customers must always maintain the Minimum Margin Requirement on their Open Positions.

The Company has the right to liquidate any or all Open Positions whenever the Minimum Margin Requirement is not maintained. Margin requirements are subject to change at any time. In order to, prevent any confusion, the Company, at its best effort, will inform customers about any projected changes on Margin Requirements by email and via the messaging system of the trading platform at least a week before changes are implemented.

The CFD on Commodities you are trading are not listed on any exchange, and the prices and other conditions are set by us in accordance with our best execution policy. Therefore, the Company shall take all reasonable steps to obtain the best possible results for you when receiving, transmitting, and executing your orders. For further details please refer to the Company's [Best Execution Policy](#).

This product does not include any protection from future market performance so you could lose all of your investment. The Client could place Stop Loss to limit potential losses and Take Profit to collect profits.

Performance Scenarios

The scenarios shown below illustrate how your investment could perform. The stress scenario shows what you might get back in extreme market circumstances. You can compare them with the scenarios of other products. The performance scenarios assume a holding period of 3 WEEKS and a minimum investment of 2,000.00 US dollars for a LONG position with a margin of 10% of the nominal.

The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the product, and importantly whether you have sufficient funds in your account to sustain the losses depicted. The Company will automatically liquidate positions if the equity in the account is insufficient to meet margin requirements.

The figures shown include all the costs of the product itself but do not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. Opening a long position holds that you think the underlying price will increase, and opening a short position holds that you think the underlying price will decrease.

Market developments in the future cannot be accurately predicted. The scenarios shown are only an indication of some of the possible outcomes based on recent returns. Actual returns could be lower.

Scenarios (assuming USD 2,000.00 investment held for 3 Weeks)		Low Volatility	Medium Volatility	High Volatility
Stress Scenario	What you might get back after costs	\$700.00	\$500.00	\$100.00
	Average return	-65%	-75%	-95%
Unfavourable Scenario	What you might get back after costs	\$1,140.00	\$1,000.00	\$760.00
	Average return	-43%	-50%	-62%
Moderate Scenario	What you might get back after costs	\$2,120.00	\$2,120.00	\$1,840.00
	Average return	+6%	+6%	-8%
Favourable Scenario	What you might get back after costs	\$3,020.00	\$3,240.00	\$3,460.00
	Average return	+51%	+62%	+73%

What happens if Finquotes Financial (Cyprus) Limited is unable to pay out?

Investor Compensation Fund

The Company is a member of the Investor Compensation Fund ("ICF"). The objective of the ICF is to secure claims of the covered Clients against the Company, through the payment of compensation in cases where the Company is unable, due to its financial circumstances and when no realistic prospect of improvement in the above circumstances in the near future seems possible. The amount of compensation shall be based on the investors' equity and up to the maximum amount of €20,000 (twenty thousand euros). This amount is the total amount that an investor can claim irrespective of the number of accounts and place of provision. For further details please refer to the [Investor Compensation Fund Leaflet](#).

What are the costs?

This table shows the different types of costs involved when you trade CFD products. **Before you start trading, you should familiarise yourself with all commissions, fees, and other charges for which you will be liable.** For more information, please visit our website www.finpros.eu

Costs over time

By selling you or advising you about this product you may be charged other costs. If so, will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself for a 3-week period. The figures assume you invest \$2,000.00. The figures are estimates and may change in the future.

Cost Composition

The impact each year of the different types of costs.

What the different cost categories mean.

Assumptions

Estimated Holding Period: 3 Weeks

Investment: \$ 2,000.00

Notional Amount: \$ 20,000.00

Total Costs: -\$20.00

Impact on Return: -1.0%

This table shows the impact on return per 3 weeks

One – off costs	Entry costs	0.08%	Brokerage Commissions. This is the most you will pay, and you could pay less.
	Exit costs	0.08%	Brokerage Commissions. This is the most you will pay, and you could pay less.
On-going costs	Other ongoing costs	0.87%	Financing costs. Paid on the notional amount based on overnight deposit benchmark plus a maximum spread of 2.5% pa.
Incidental costs	NOT APPLICABLE	0%	Not Applicable

How long should I hold it and can I take my money out early?

CFDs are intended for short-term trading, in some cases intraday, and are generally not suitable for long-term investments. There is no recommended holding period and no cancellation period. You can enter and exit positions at any time. Opened positions can be maintained as long as there is sufficient margin in your account.

How can I complain?

If you wish to make a complaint, you can submit it by email to proconnect@finpros.eu. For more details please see our [Complaints Handling Procedure](#).

If you are not satisfied with our final response to your complaint, you may refer your complaint to the Financial Ombudsman Service (**Website:** <http://www.financialombudsman.gov.cy>)

Alternatively, you can submit your complaint to CySEC: <https://www.cysec.gov.cy>.

Other relevant information

You are encouraged to review the Company's Legal Documents prior opening a trading account with us.